

Claims

1. A system for carrying out cash transactions with customers within financial institutions, their branches and the like,
- 5 having a customer identification device (2) which is designed to record customer-specific information;
- 10 having an input point (10) for identifying the customer and for describing a cash-issuing transaction;
- 15 having a cash-issuing device (4); and
- having at least one data processing device (5, 7, 32) for controlling the cash-issuing device (4) as a function of input signals which are generated or prepared by the first customer identification device (2), by the input point (3, 10) and by a data source (7, 31);
- 20 *wherein*
characterized in that
- 25 the input point (10) or a further input point (10), for identifying a customer and for describing a cash-issuing transaction and in addition a second customer identification device
- 30 (9), which is also designed to record customer-specific information, are arranged at the location of a workstation (8) which is occupied by an employee;
- 35 the aforesaid customer identification device (2) is arranged at the location of the processing station (1) for the cash-issuing transaction;

the results of the recording of a customer-specific piece of information by the first customer identification device (2) and by the second customer identification device (9) can be supplied to a comparator device (30, 30a, 30b); and

the at least one data processing device (5, 7, 32) is provided at the location of the workstation (8) which is occupied by an employee and/or at the location of the point (1) at which the cash-issuing transaction is executed and/or at a remote location (7; 31), and is controlled itself, to the effect that the enabling of the cash-issuing device (4), by a positive comparison result of the comparator device (30, 30a, 30b).

a². The system as claimed in claim 1, ^{Wherein} ~~characterized in that~~ the comparator device (30b) is situated at the location of the first customer identification device (2).

3. The system as claimed in claim 1, ^{Wherein} ~~characterized in that~~ the comparator device (30a) is situated at the location of the second customer identification device (9).

4. The system as claimed in claim 1, ^{Wherein} ~~characterized in that~~ the comparator device (30) is situated at the location of a remotely installed data processing device (7).

5. The system as claimed in ^{Claim 1 wherein} ~~one of claims 1 to 4, characterized in that~~ the first customer identification device (2), a first input point (3), the cash-issuing device (4) and a first data processing device (5) are components of an ATM (1) which is known per se.

*a*⁶ The system as claimed in ~~one of claims 1 to 5,~~ *Claim 1 wherein*
~~characterized in that~~ the customer identification
devices (2, 9) each respond to a password input, a
fingerprint input, the inputting of an optically
5 readable signature, a voice test input or to some
other input which can be evaluated biometrically.

a The system as claimed in claim 6, *wherein*
~~that~~ the first customer identification device (2)
10 is connected to a detector (38) which responds to
a customer-specific information input which is
different from a check card input, and activates a
switch (39) which switches over the point (1) at
which cash-issuing transactions are executed,
15 formed by an ATM, from a connection to a server
(7) or to a data network (31) to a connection to
the workstation (8) which is occupied by an
employee, and/or additionally sets up said
connection.

a The system as claimed claim 1, *wherein*
~~characterized~~
a ~~in that~~ the input point (10) for preparing the
point (1) at which cash-issuing transactions
25 are executed is designed for paying out and, in
addition, an information-carrier-writing
apparatus (11) for producing customer-assigned
information carriers is located at the location
of the workstation (8) which is occupied by an
30 employee, none of said information carriers
containing data describing a cash-issuing
transaction, and

a ~~in that~~ the customer identification device (2)
35 at the location of the point (1) at which cash-
issuing transactions are executed is designed
to read the information carriers produced by
the information-carrier-writing apparatus (11),
and these information carriers can be retained

there and/or deleted after being detected and read.

9. The system as claimed in claim 8, ^{Wherein} ~~characterized in~~
5 ~~that~~ a first customer identification device (2), a
first input point (3), the cash-issuing device (4)
and a first data processing device (5) are
components of an ATM (1) which is known per se.
- 10 10. ^{Wherein} The system as claimed in claim 8 ~~or 9,~~
~~characterized in that~~ a password-inputting device
or a fingerprint sensor or a signature scanner or
a voice analyzer or a device which operates
15 according to other biometric methods is situated
at the location of the workstation (8) occupied by
an employee as a specific customer identification
device (9).
- 20 ^{Claims 8 Wherein} 11. The system as claimed in ~~one of claims 8 to 10,~~
~~characterized in that~~ the location of the
workstation (8) which is occupied by an employee
and the location of the point (1) at which cash-
issuing transactions are carried out are connected
25 via data lines (6, 7, 13) via which result signals
corresponding to the comparison between certain of
the aforesaid input signals, and additionally
acknowledgement signals for confirming operating
states of the customer identification device or
30 devices (2; 9) and the cash-issuing device (4),
and timing control signals, in particular time
window signals for specifying time limits for the
execution of processing time periods of the
respective business transaction, can be
transmitted.
- 35 ^{Wherein} 12. The system as claimed in claim 9 ~~characterized in~~
~~that~~ the customer identification device (2) of the
ATM (1) is designed such that it deletes (14)
and/or retains information carriers which are

written to by the information-carrier-writing apparatus (11) of the workstation (8) which is occupied by an employee, on the basis of a particular identification of the same after their evaluation.

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13. A method for processing a cash-issuing transaction using a payment device which is installed within financial institutions, their branches and the like and which contains a customer identification device for recording customer-specific information, an input point for identifying the customer and for describing a cash-issuing transaction, a cash-issuing device and a connection to a data processing device for controlling the cash-issuing device as a function of input signals which are generated or prepared by the customer identification device, by the input point and by a data source, in particular using an ATM,
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- characterized

- a* - ~~in that~~ data corresponding to a customer account, an amount which is to be paid out and, independently thereof, customer-identifying data, are input at the location of a workstation which is occupied by an employee and which is equipped with an input point,
- 25

- u* ~~in that~~ the customer-identifying data are tested and the data relating to the amount which is to be paid out are tested by means of a transactions record file, in the or in a data processing device which is provided at the location of the workstation occupied by an employee and/or at the location of the point at which cash payment transactions are executed and/or at a remote location,
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- a* - ~~in that~~ the test result and the data corresponding to the amount which is to be paid out are transmitted to the payment device,
- 5 *a* - ~~in that~~, in turn, the customer-identifying data are input into the payment device, at its input point,
- 10 *a* - ~~in that~~ the correspondence between the latter data and the customer-identifying data which are input at the workstation which is occupied by an employee is checked, and given a positive check result, the payment is initiated, and
- 15 *a* - ~~in that~~ account records are processed (3) in the or a data processing device.
14. The method as claimed in claim 13, ^{Wherein} ~~characterized~~
20 ~~in that~~ the customer-identifying data which are input at the payment device are transmitted to the data processing device and compared there with the customer-identifying data which are input at the workstation which is occupied by an employee, and
25 in that in the case of a positive result, the payment at the payment device is controlled from the data processing device.